

Information to identify the case:

Debtor 1	John B. Gales	Social Security number or ITIN	xxx-xx-5968
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Robin L. Gales	Social Security number or ITIN	xxx-xx-4433
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of Vermont		Date case filed for chapter	7 4/4/19
Case number: 19-10138			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John B. Gales	Robin L. Gales
2. All other names used in the last 8 years		
3. Address	32 Hermit Thrush Lane South Burlington, VT 05403	32 Hermit Thrush Lane South Burlington, VT 05403
4. Debtor's attorney Name and address	Heather Z Cooper Facey Goss & McPhee PC PO Box 578 Rutland, VT 05702-0578	Contact phone 802-773-3300 Email _____
5. Bankruptcy trustee Name and address	Douglas J. Wolinsky PO Box 1489 Burlington, VT 05402-1489	Contact phone (802) 864-0880 Email _____

For more information, see page 2 >

6. Bankruptcy clerk's office	U. S. Bankruptcy Court – Burlington 11 Elmwood Ave. Suite 240 P.O. Box 1663 Burlington, VT 05402-1663	Hours open: Monday – Friday 9:00 AM – 5:00 PM Contact phone (844) 644-7459 Date: 4/4/19
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	May 7, 2019 at 09:15 AM	Location: U.S. Bankruptcy Court – Burlington Federal Building 11 Elmwood Avenue Burlington, VT
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 7/6/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
John B. Gales
Robin L. Gales
Debtors

Case No. 19-10138-cab
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0210-2

User: sjl
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db/jdb
839271 +John B. Gales, Robin L. Gales, 32 Hermit Thrush Lane, South Burlington, VT 05403-4445
+Ashely E. Moore, Esq., The Law Offices of Goldberg & Oriel, 199 Wells Avenue Suite 209,
Newton Center, MA 02459-3320
839274 +Brice Simon, Esq., Schreiber Cohen, LLC, P.O. Box 240, Stowe, VT 05672-0240
839275 +Bruce Simon, Esq., Schreiber Cohen, LLC, PO Box 240, Stowe, VT 05672-0240
839276 +Caryn Connolly, Esq., Bendett & McHugh, P.C., 100 Dorset Street, Suite 18,
South Burlington, VT 05403-6241
839277 +Caryn L. Connolly, Esq., Bendett & McHugh, P.C., 270 Farmington Ave., Ste 151,
Farmington, CT 06032-1926
839278 +Cavalry SPV I, LLC, c/o Ashley Moore, Esq., Law Offices of Goldberg & Oriel,
199 Wells Avenue, Suite 209, Newton Center, MA 02459-3320
839284 +Douglas K. Riley, Esq., Lisman Leckerling, P.C., P.O. Box 728, Burlington, VT 05402-0728
839285 +Douglas Riley, Esq., Lisman Lickerling, PC, PO Box 728, Burlington, VT 05402-0728
839286 +Federal Loan Servicing, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
839289 +JN Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr., Suite 225,
Hazelwood, MO 63042-2429
839290 +Ledyard National Bank, 38 Main Street, Hanover, NH 03755-2087
839291 Michael Williams, Law Offices of Howard Lee Schiff, PC, PO Box 280245,
East Hartford, CT 06128-0245
839292 +Michael Williams, Esq., Law Offices of Howard Lee Schiff, P.O. Box 280245,
East Hartford, CT 06128-0245
839293 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
839294 +Quechee Lakes Landowners' Ass'n, Inc., c/o Douglas K. Riley, Esq., Lisman Leckerling, P.C.,
PO Box 728, Burlington, VT 05402-0728
839296 +TekCollect Inc, P.O. Box 1269, Columbus, OH 43216-1269
839298 +Vetrans Administration Hospital, 215 North Main Street, White River Junction, VT 05009-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hcooper@fgmvt.com Apr 04 2019 20:00:37 Heather Z Cooper,
Facey Goss & McPhee PC, PO Box 578, Rutland, VT 05702-0578
tr EDI: BDJWOLINSKY.COM Apr 05 2019 00:03:00 Douglas J. Wolinsky, PO Box 1489,
Burlington, VT 05402-1489
839270 +EDI: GMACFS.COM Apr 05 2019 00:03:00 Ally Financial, Attn: Bankruptcy Dept,
P.O. Box 380901, Bloomington, MN 55438-0901
839272 EDI: BANKAMER.COM Apr 05 2019 00:03:00 Bank of America, Attn: Bankruptcy,
P.O. Box 982238, El Paso, TX 79998
839273 EDI: BANKAMER.COM Apr 05 2019 00:03:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
839279 +EDI: CHASE.COM Apr 05 2019 00:03:00 Chase Card Services, Attn: Bankruptcy,
P.O. Box 15298, Wilmington, DE 19850-5298
839280 +EDI: CITICORP.COM Apr 05 2019 00:03:00 Citibank/Sears, Attn: Bankruptcy, P.O. Box 6275,
Sioux Falls, SD 57117-6275
839281 +EDI: WFNNB.COM Apr 05 2019 00:03:00 Comenity Bank/Talbots, Attn: Bankruptcy,
P.O. Box 182125, Columbus, OH 43218-2125
839282 +EDI: RCSFNBMARIN.COM Apr 05 2019 00:03:00 Credit One Bank, Attn: Bankruptcy Department,
P.O. Box 98873, Las Vegas, NV 89193-8873
839283 +EDI: DISCOVER.COM Apr 05 2019 00:03:00 Discover Financial, P.O. Box 3025,
New Albany, OH 43054-3025
839287 +E-mail/Text: folmstead@doolaw.com Apr 04 2019 20:00:38 Frank Olmstead, Esq.,
DesMeules, Olmstead & Ostler, PO Box 1090, Norwich, VT 05055-1090
839288 EDI: IRS.COM Apr 05 2019 00:03:00 Internal Revenue Service,
Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
839295 +EDI: RMSC.COM Apr 05 2019 00:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
839297 +EDI: VERMNTTAX Apr 05 2019 00:03:00 Vermont Department of Taxes, 133 State Street,
Montpelier, VT 05633-1401

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0210-2

User: sjl
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

Douglas J. Wolinsky trustee@primmer.com,
dwolinsky@primmer.com;VT01@ecfcbis.com;lpaskiewicz@primmer.com;aline@primmer.com
Heather Z Cooper on behalf of Debtor John B. Gales hcooper@fgmvt.com, lclifford@fgmvt.com
Heather Z Cooper on behalf of Joint Debtor Robin L. Gales hcooper@fgmvt.com,
lclifford@fgmvt.com
U S Trustee ustpreregion02.vt.ecf@usdoj.gov

TOTAL: 4